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110. The method as recited in claim ~~109~~⁵⁹, wherein the variable information comprises other than a client name, address, age, medical status, tobacco habits, type of life insurance and amount of life insurance coverage.

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111. The method as recited in claim ~~109~~⁵⁹, wherein the variable product information comprises financial product information.

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112. The method as recited in claim ~~109~~⁵⁹, wherein the variable product information pertains to an individual life insurance product other than a term life insurance product.

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113. The method as recited in claim ~~110~~⁶⁰, wherein the variable product information pertains to an individual life insurance product other than a permanent life insurance product.

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114. The method as recited in claim 39, further comprising sending the combined communication to the client by means other than the internet.

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115. The method as recited in claim ~~114~~⁵⁴, wherein the variable information comprises other than a client name, address, age, medical status, tobacco habits, type of life insurance and amount of life insurance coverage.

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116. The method as recited in claim ~~114~~⁵⁴, wherein the variable product information comprises financial product information.

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117. The method as recited in claim ~~114~~⁵⁴, wherein the variable product information pertains to an individual life insurance product other than a term life insurance product.

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118. The method as recited in claim ~~115~~⁵⁵, wherein the variable product information pertains to an individual life insurance product other than a permanent life insurance product.

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119. The method of claim ~~72~~⁸⁰, further comprising sending the communication, created for each of the corresponding and the respective one of the plurality of the clients, to the respective client by means other than the internet.

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120. The method as recited in claim ~~119~~¹¹⁷, wherein the variable information comprises other than a client name, address, age, medical status, tobacco habits, type of life insurance and amount of life insurance coverage.

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121. A method as recited in claim ~~119~~¹¹⁷, wherein the variable product information comprises financial security product information.

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122. A method as recited in claim ~~119~~¹¹⁷, wherein the variable product information pertains to an individual life insurance product other than a term life insurance product.

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123. A method as recited in claim ~~119~~¹¹⁷, wherein the variable product information pertains to an individual life insurance product other than a permanent life insurance product.

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124. A method as recited in claim ~~119~~¹¹⁷, wherein the variable information comprises financial product information.

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125. A method as recited in claim ~~119~~¹¹⁷, wherein the variable product information pertains to a plurality of different financial products.

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126. A method as recited in claim ~~119~~¹¹⁷, wherein the variable product information pertains to a non-property and non-casualty insurance.

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127. A method as recited in claim ~~119~~¹¹⁷, wherein the variable product information pertains to an individual life insurance product.

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128. A method as recited in claim ~~119~~¹¹⁷, wherein the variable product information pertains to an individual term life insurance product.

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129. A method as recited in claim ~~119~~¹¹⁷, wherein the variable product information pertains to an individual life insurance product other than a term life insurance product.

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130. A method as recited in claim ~~119~~¹¹⁷, wherein the variable product information pertains to an individual permanent life insurance product.

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131. A method as recited in claim ~~119~~¹¹⁷, wherein the variable product information pertains to a disability insurance product.

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132. A method as recited in claim ~~124~~¹²², wherein the financial product information pertains to an annuity.

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133. A method as recited in claim ~~124~~¹²², wherein the financial product information pertains to a savings product.

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134. A method as recited in claim ~~124~~¹²², wherein the financial product information pertains to an investment product.

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135. A method as recited in claim ~~124~~¹²², wherein the financial product information pertains to a loan product.

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136. A method as recited in claim ~~124~~¹²², wherein the financial product information pertains at least one of an equity instrument, a debt instrument, a money market fund, and a mutual fund.--